

# UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Flint)

In re Lorrie Hayes  
Debtor

Case No. 07-31825  
Chapter 13

## Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wells Fargo

Court claim no. (if known): 4

Last four digits of any number you  
use to identify the debtor's account: 2767

Date of payment change:  
Must be at least 21 days after date of this notice 03/01/2012

Uniform Claim Identifier: \_\_\_\_\_

New total payment:  
Principal, Interest, and escrow, if any \$662.07

### Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$207.32 New escrow payment: \$159.60

### Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_ New interest rate: \_\_\_\_\_

Current principal and interest payment: \_\_\_\_\_ New principal and interest payment: \_\_\_\_\_

### Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_ New mortgage payment: \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☒ I am the creditor.      ☐ I am the creditor's authorized agent.  
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Tameika Adams \_\_\_\_\_ Date 05/14/2012 \_\_\_\_\_

Print: Tameika Adams \_\_\_\_\_ Title Ms \_\_\_\_\_

Company Wells Fargo Home Mortgage \_\_\_\_\_  
Address MAC X7801-014  
3476 Stateview Blvd.  
Fort Mill, SC 29715

Specific Contact Information:  
P: 800-274-7025  
E: NoticeOfPaymentChangeInquiries@wellsfargo.com

## CERTIFICATE OF SERVICE

I hereby certify that on May 14, 2012, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid and via filing with the US Bankruptcy Court's CM ECF system.

Debtor:

Lorrie Hayes  
1377 Webber  
Burton, MI 48529

Debtor's Attorney:

Jesse R. Sweeney  
29777 Telegraph Rd.  
Suite 2500  
Southfield, MI 48034

Trustee:

Carl Bekofske  
400 N. Saginaw Street  
Suite 331  
Flint, MI 48502

/s/ Bill Taylor

---

Authorized Agent

0-fcbbb935-0811-4c4e-a2b6-c3b13b47840f



Wells Fargo Home Mortgage  
PO Box 14547  
Des Moines, IA 50306-4547

LORRIE A HAYES  
1377 WEBBER AVE  
BURTON MI 48529-2033

For informational purposes

Escrow account disclosure statement  
and notice of new mortgage payment

Loan number:

Next payment due date

New payment effective date

New payment amount:

Overage amount:

Principal balance:

Interest rate:

Statement date:

Account review period:

Customer service:

Customer service hours:

We accept telecommunications relay service calls.

Property address:

██████████

July 01, 2011

March 01, 2012

\$662.07

\$1,520.26

\$76,064.16

6.125%

November 04, 2011

Jun 2009 - Feb 2012

1-800-340-0473

Mon - Fri 6 a.m. - 10 p.m.  
Sat 8 a.m. - 2 p.m. CT

1377 WEBBER AVE  
BURTON MI 48529-2033

Dear LORRIE A HAYES:

Each year, we review your escrow account to make sure the escrow portion of your monthly mortgage payment covers your property taxes and/or insurance premiums. Increases or decreases in your annual taxes and/or insurance premiums may cause your monthly mortgage payment amount to change. Here are the details of your most recent escrow account review.

Note: This notice is for informational purposes only and is being provided as a courtesy should you voluntarily decide to make any escrow shortage payment, if applicable. This notice should not be construed as an attempt to collect a debt or a demand for payment contrary to any protection you may have received pursuant to your bankruptcy case.

New monthly escrow and mortgage payment amount		
New payment effective date: March 01, 2012 <sup>1</sup>		
	Current monthly payment (\$)	New monthly payment (\$)
Principal and/or interest	502.47	502.47
Escrow payment	207.32	159.60
Escrow shortage/prepayment <sup>2</sup>	0.00	0.00
Total payment amount	709.79	662.07

1. If you use one of our automatic payment options, we will adjust your electronic withdrawal(s) to ensure your March 01, 2012 payment is made in full.

2. If your current monthly payment includes an amount to cover a previous escrow shortage, this amount will be added. If your current monthly payment includes an adjustment for extra funds you deposited to your escrow account, this amount will be deducted.

The escrow disclosure indicates an overage of \$1,520.26. If your loan is current or is brought current within 30 days of this statement date, a check may be sent in a separate envelope or your next payment amount reduced by the overage amount. If there are any outstanding late fees, they may be deducted from the check amount.

Please refer to the enclosed insert that provides answers to frequently asked questions about escrow accounts

\*\*\* This section intentionally left blank \*\*\*

For informational purposes

Loan number:

The following information covers your projected escrow account activity from Mar 2012 to Feb 2013

Projected escrow account disbursements	
Annualized items to be paid from your escrow account (\$):	
MORTGAGE INS	369.84
HAZARD INS	730.00
CITY TAX	815.45
Total disbursements	1,915.29
Monthly escrow payment	159.60 <sup>1</sup>

1. Your monthly escrow payment is calculated by dividing the total disbursements by 12.

Projected escrow account activity for the next 12 months

Date	Anticipated payments (\$)		Description	Escrow balance (\$)	
	To escrow	From escrow		Projected	Required
Mar 2012			Starting balance	1,628.43	708.63
Mar 2012	159.60	30.82	FHA INSURANCE	1,757.21	837.41
Apr 2012	159.60	30.82	FHA INSURANCE	1,885.99	966.19
May 2012	159.60	30.82	FHA INSURANCE	2,014.77	1,094.97
Jun 2012	159.60	30.82	FHA INSURANCE	2,143.55	1,223.75
Jul 2012	159.60	30.82	FHA INSURANCE	2,272.33	1,352.53
Aug 2012	159.60	30.82	FHA INSURANCE	2,401.11	1,481.31
Aug 2012	0.00	730.00	FARM BUREAU GENERAL	1,671.11	751.31
Sep 2012	159.60	30.82	FHA INSURANCE	1,799.89	880.09
Sep 2012	0.00	622.53	BURTON CITY	1,177.36 <sup>2</sup>	257.56 <sup>3</sup>
Oct 2012	159.60	30.82	FHA INSURANCE	1,306.14	386.34
Nov 2012	159.60	30.82	FHA INSURANCE	1,434.92	515.12
Dec 2012	159.60	30.82	FHA INSURANCE	1,563.70	643.90
Dec 2012	0.00	192.92	BURTON CITY	1,370.78	450.98
Jan 2013	159.60	30.82	FHA INSURANCE	1,499.56	579.76
Feb 2013	159.60	30.82	FHA INSURANCE	1,628.34	708.54
Total	1,915.20	1,915.29			

These calculations indicate the projected escrow balance will be more than the required escrow balance.

The projected escrow account activity is based on the most recent tax and/or insurance information available as well as the assumption that your payments will be received as agreed.

2. **Projected low point** . The point during the 12-month period at which the projected escrow balance will reach its lowest point.

3. **Required escrow balance**. To cover unanticipated disbursements, including increases to tax or insurance payments, there is a 2-month minimum escrow balance allowable by state law and/or your mortgage contract. This amount does not include mortgage insurance.

- Your 2-month minimum escrow balance is **\$257.56**
- State law requires that this minimum escrow balance not exceed **\$257.56**
- Note: If you have an adjustable rate mortgage (ARM), you will receive a notice about your new mortgage payment when your ARM rate is scheduled to change.

Information about your escrow account overage	
Your lowest projected escrow account balance (low point) (\$)	1,177.36
Plus escrow adjustment <sup>4</sup> (\$)	600.46
Less your required minimum escrow account balance (\$)	257.56
<b>This means your escrow account has an overage of (\$)</b>	<b>1,520.26</b>

4. An Escrow Adjustment of \$600.46, scheduled to be repaid through the bankruptcy, is included in this calculation.

For informational purposes

Loan number: XXXXXXXXXX

The following information covers your escrow account history activity from Jun 2009 to Feb 2012

Date	Payments to escrow (\$)		Payments from escrow (\$)		Description	Escrow balance (\$)	
	Projected	Actual	Projected	Actual		Projected	Actual
Jun 2009					Starting balance	1,415.04	1,321.99-
Jun 2009	207.32	425.34 <sup>1</sup>	32.43	0.00 <sup>1</sup>	FHA INSURANCE	1,589.93	896.65-
Jun 2009	0.00	0.00	0.00	32.43 <sup>1</sup>	FHA INSURANCE	1,589.93	929.08-
Jul 2009	207.32	0.00 <sup>1</sup>	32.43	0.00 <sup>1</sup>	FHA INSURANCE	1,764.82	929.08-
Jul 2009	0.00	0.00	0.00	32.43 <sup>1</sup>	FHA INSURANCE	1,764.82	961.51-
Aug 2009	207.32	212.67 <sup>1</sup>	32.43	0.00 <sup>1</sup>	FHA INSURANCE	1,939.71	748.84-
Aug 2009	0.00	0.00	590.00	709.00 <sup>1</sup>	FARM BUREAU GENERAL	1,349.71	1,457.84-
Aug 2009	0.00	0.00	0.00	32.43 <sup>1</sup>	FHA INSURANCE	1,349.71	1,490.27-
Sep 2009	207.32	226.09 <sup>1</sup>	32.43	32.43	FHA INSURANCE	1,524.60	1,296.61-
Sep 2009	0.00	0.00	1,174.82	1,000.63 <sup>1</sup>	BURTON CITY	349.78	2,297.24-
Oct 2009	207.32	226.09 <sup>1</sup>	32.43	0.00 <sup>1</sup>	FHA INSURANCE	524.67	2,071.15-
Oct 2009	0.00	0.00	0.00	31.92 <sup>1</sup>	FHA INSURANCE	524.67	2,103.07-
Nov 2009	207.32	226.09 <sup>1</sup>	32.43	0.00 <sup>1</sup>	FHA INSURANCE	699.56	1,876.98-
Nov 2009	0.00	0.00	0.00	31.92 <sup>1</sup>	FHA INSURANCE	699.56	1,908.90-
Dec 2009	207.32	226.09 <sup>1</sup>	32.43	0.00 <sup>1</sup>	FHA INSURANCE	874.45	1,682.81-
Dec 2009	0.00	0.00	333.77	277.14 <sup>1</sup>	BURTON CITY	540.68	1,959.95-
Dec 2009	0.00	0.00	0.00	31.92 <sup>1</sup>	FHA INSURANCE	540.68	1,991.87-
Jan 2010	207.32	226.09 <sup>1</sup>	32.43	0.00 <sup>1</sup>	FHA INSURANCE	715.57	1,765.78-
Jan 2010	0.00	0.00	0.00	31.92 <sup>1</sup>	FHA INSURANCE	715.57	1,797.70-
Feb 2010	207.32	226.09 <sup>1</sup>	32.43	0.00 <sup>1</sup>	FHA INSURANCE	890.46	1,571.61-
Feb 2010	0.00	0.00	0.00	31.92 <sup>1</sup>	FHA INSURANCE	890.46	1,603.53-
Mar 2010	207.32	226.09 <sup>1</sup>	32.43	0.00 <sup>1</sup>	FHA INSURANCE	1,065.35	1,377.44-
Mar 2010	0.00	0.00	0.00	31.92 <sup>1</sup>	FHA INSURANCE	1,065.35	1,409.36-
Apr 2010	207.32	0.00 <sup>1</sup>	32.43	0.00 <sup>1</sup>	FHA INSURANCE	1,240.24	1,409.36-
Apr 2010	0.00	0.00	0.00	31.92 <sup>1</sup>	FHA INSURANCE	1,240.24	1,441.28-
May 2010	207.32	452.18 <sup>1</sup>	32.43	0.00 <sup>1</sup>	FHA INSURANCE	1,415.13	989.10-
May 2010	0.00	0.00	0.00	31.92 <sup>1</sup>	FHA INSURANCE	1,415.13	1,021.02-
Jun 2010	0.00	452.18 <sup>1</sup>	0.00	31.92 <sup>1</sup>	FHA INSURANCE	1,415.13	600.76-
Jul 2010	0.00	0.00	0.00	31.92 <sup>1</sup>	FHA INSURANCE	1,415.13	632.68-
Aug 2010	0.00	470.95 <sup>1</sup>	0.00	31.92 <sup>1</sup>	FHA INSURANCE	1,415.13	193.65-
Aug 2010	0.00	0.00	0.00	695.00 <sup>1</sup>	FARM BUREAU GENERAL	1,415.13	888.65-
Sep 2010	0.00	414.64 <sup>1</sup>	0.00	31.92 <sup>1</sup>	FHA INSURANCE	1,415.13	505.93-
Sep 2010	0.00	0.00	0.00	737.86 <sup>1</sup>	BURTON CITY	1,415.13	1,243.79-
Oct 2010	0.00	207.32 <sup>1</sup>	0.00	31.39 <sup>1</sup>	FHA INSURANCE	1,415.13	1,067.86-
Nov 2010	0.00	207.32 <sup>1</sup>	0.00	31.39 <sup>1</sup>	FHA INSURANCE	1,415.13	891.93-
Dec 2010	0.00	207.32 <sup>1</sup>	0.00	31.39 <sup>1</sup>	FHA INSURANCE	1,415.13	716.00-
Dec 2010	0.00	0.00	0.00	192.92 <sup>1</sup>	BURTON CITY	1,415.13	908.92-
Jan 2011	0.00	0.00	0.00	31.39 <sup>1</sup>	FHA INSURANCE	1,415.13	940.31-
Feb 2011	0.00	414.64 <sup>1</sup>	0.00	31.39 <sup>1</sup>	FHA INSURANCE	1,415.13	557.06-
Mar 2011	0.00	249.95 <sup>1</sup>	0.00	31.39 <sup>1</sup>	FHA INSURANCE	1,415.13	338.50-
Apr 2011	0.00	249.95 <sup>1</sup>	0.00	31.39 <sup>1</sup>	FHA INSURANCE	1,415.13	119.94-
May 2011	0.00	207.32 <sup>1</sup>	0.00	31.39 <sup>1</sup>	FHA INSURANCE	1,415.13	55.99-
Jun 2011	0.00	207.32 <sup>1</sup>	0.00	31.39 <sup>1</sup>	FHA INSURANCE	1,415.13	231.92-
Jul 2011	0.00	664.59 <sup>1</sup>	0.00	31.39 <sup>1</sup>	FHA INSURANCE	1,415.13	865.12-
Aug 2011	0.00	207.32 <sup>1</sup>	0.00	31.39 <sup>1</sup>	FHA INSURANCE	1,415.13	1,041.05-
Aug 2011	0.00	0.00	0.00	730.00 <sup>1</sup>	FARM BUREAU GENERAL	1,415.13	311.05-
Sep 2011	0.00	457.27 <sup>1</sup>	0.00	31.39 <sup>1</sup>	FHA INSURANCE	1,415.13	736.93-
Sep 2011	0.00	0.00	0.00	622.53 <sup>1</sup>	BURTON CITY	1,415.13	114.40-

\*\*\* Continued on next page \*\*\*

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A.  
© 2011 Wells Fargo Bank, N.A. All rights reserved. NMLSR ID 399801



**Your escrow statement has a new look**

We did the research before the redesign! We talked to customers to understand your preferences and how you use your escrow statement.

Your new statement has all the details of the old one, but has been enhanced to provide you with more clearly defined information to make it easier for you to manage your account.

**Please refer to the enclosed insert that provides answers to frequently asked questions about escrow accounts.**

For informational purposes

Loan number: XXXXXXXXXX

Date	Payments to escrow (\$)		Payments from escrow (\$)		Description	Escrow balance (\$)	
	Projected	Actual	Projected	Actual		Projected	Actual
Oct 2011	0.00	207.32 <sup>1</sup>	0.00	30.82 <sup>1</sup>	FHA INSURANCE	1,415.13	290.90
Nov 2011 est.	0.00	1,036.60 <sup>1</sup>	0.00	30.82 <sup>1</sup>	FHA INSURANCE	1,415.13	1,296.68
Dec 2011 est.	0.00	207.32 <sup>1</sup>	0.00	32.43 <sup>1</sup>	FHA INSURANCE	1,415.13	1,471.57
Dec 2011 est.	0.00	0.00	0.00	192.92 <sup>1</sup>	BURTON CITY	1,415.13	1,278.65
Jan 2012 est.	0.00	207.32 <sup>1</sup>	0.00	32.43 <sup>1</sup>	FHA INSURANCE	1,415.13	1,453.54
Feb 2012 est.	0.00	207.32 <sup>1</sup>	0.00	32.43 <sup>1</sup>	FHA INSURANCE	1,415.13	1,628.43
Totals	2,487.84	9,156.79	2,487.75	6,206.37			

1. Indicates where a difference exists between the projected and actual account activity.